

Certificate Number: 05781-VAE-DE-012471507

Bankruptcy Case Number: 10-17703



05781-VAE-DE-012471507

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 27, 2010, at 12:12 o'clock PM PDT, Gerald Lee Knipfer completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: September 27, 2010 By: /s/Allison M GevingName: Allison M GevingTitle: President